

STATE OF WASHINGTON



OFFICE OF
INSURANCE COMMISSIONER

In the Matter of) No. D 05 - 104
Danyele D. Grothen,)
Licensee.) ORDER REVOKING LICENSE

To: Danyele D. Grothen
4047 Oak St
Longview WA 98632

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that your licenses are REVOKED, effective April 4, 2005, pursuant to RCW 48.17.530 and 48.17.540(2).

THIS ORDER IS BASED ON THE FOLLOWING GROUNDS:

The New York Insurance Department (NYID) notified the Office of the Insurance Commissioner (OIC) in January 2005 of a notice from American Family Life Assurance Company (AFLAC) terminating the appointment of Danyele D. Grothen (licensee).

1. According to the information provided to NYID by AFLAC, in January 2002, licensee's husband, Michael Grothen, filed a disability claim for an injury he sustained when he fell. In August 2002, licensee contacted AFLAC and stated that her husband had never received the claim check. The licensee requested that the claim check be reissued and sent by over night express. AFLAC later discovered that both checks had been cashed and in addition to the checks being cashed it was discovered that the claim form had been signed by a doctor who had not seen Mr. Grothen. The employer listed for Mr. Grothen denied having him as an employee and denied signing the claim form stating that Mr. Grothen was disabled.
2. Additional information was provided by AFLAC to OIC showing that the licensee submitted a claim for \$5,000. The licensee was claiming that she had fallen down a flight of stairs and had suffered paralysis due to a spinal cord injury. The company denied the claim, claiming the paralysis was due to the licensee's Multiple Sclerosis (MS), not a spinal cord injury as specified in the policy. The licensee submitted a letter from Dr. Clifford Schostal to support her claim. When Dr. Schostal was interviewed by the company, he stated that he had not written a letter supporting the claim and he had not seen the licensee for any accidental fall.
3. AFLAC interviewed both the licensee and Mr. Grothen and they admitted to submitting fraudulent claims on Mr. Grothen and the licensee. The licensee also admitted to manufacturing medical records from Dr. Schostal's office and forging his name.

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RCW 48.17.530 provides that: (1) The Commissioner may suspend, revoke, or refuse to issue any license which is issued or may be issued under this chapter or any surplus line broker's license for any cause specified in any other provision of this code, or for any of the following causes: (h) If the licensee or applicant has shown himself to be, and is so deemed by the Commissioner, incompetent, or untrustworthy, or a source of injury and loss to the public.

By reason of your conduct you have shown yourself to be and are so deemed by the Commissioner, untrustworthy and a source of injury and loss to the public and not qualified to be an insurance agent in the State of Washington. Accordingly, your license is revoked pursuant to RCW 48.17.530(1) (h).

IT IS FURTHER ORDERED that you return your insurance agent's license certificate to the Commissioner on or before the effective date of the revocation of your license, as required by RCW 48.17.530(4).

NOTICE CONCERNING YOUR RIGHT TO A HEARING. Please note that a detailed summary of your right to contest this Order is attached. Briefly, if you are aggrieved by this Order, RCW 48.04.010 permits you to demand a hearing. Pursuant to that statute and others: You must demand a hearing, in writing, within 90 days after the date of this Order, which is the day it was mailed to you, or you will waive your right to a hearing. Your demand for a hearing must specify briefly the reasons why you think this Order should be changed. If your demand for a hearing is received by the Commissioner before the effective date of the revocation, then the revocation will be stayed (postponed) pending the hearing, pursuant to RCW 48.04.020. Upon receipt of your demand for hearing, you will be contacted by an assistant of the Chief Hearing Officer to schedule a teleconference with you and the Insurance Commissioner's Office to discuss the hearing and the procedures to be followed.

Please send any demand for hearing to Insurance Commissioner, attention Scott Jarvis, Deputy Insurance Commissioner, Office of the Insurance Commissioner, P.O. Box 40257, Olympia, WA 98504-0257.

ENTERED AT TUMWATER, WASHINGTON, this 15th day of March, 2005.

MIKE KREIDLER
Insurance Commissioner

By

SCOTT JARVIS
Deputy Commissioner

Investigator: Cheryl Penn